

# 20 YEAR RULE

THE HIDDEN CLAUSE THAT COULD COST YOU EVERYTHING



If you own a static caravan or lodge on a UK holiday park, you may already be aware of something called the "20-Year Rule".

It sounds harmless enough — until you discover what it really means.

This rule, buried deep within many holiday park contracts, gives the park operator the right to *force you to remove or replace your caravan after 20 years*, even if it's in perfect condition, fully maintained, and still has years of life left.



And here's the shocking part — in most cases, you receive nothing in return.

That's right. After paying tens of thousands of pounds for your caravan, years of pitch fees, insurance, and maintenance — the park can simply tell you that your "licence has expired" and require you to vacate or buy a new model.

For many owners, this rule feels like a built-in countdown to loss.

#### WHAT EXACTLY IS THE 20-YEAR RULE?

The "20-Year Rule" is a contractual clause that allows park operators to set a *maximum age limit* for caravans or lodges on their site — usually 15, 20, or sometimes 25 years. Once your unit reaches that age, you may be asked to:

Remove it from the park at your own cost

value, and no continuation rights

Trade it in for a new model (often through the park's approved dealer)

Accept the end of your pitch agreement — with no refund, no resale

In essence, it means you never truly own your place on the park, no matter how much you've invested.

Many owners are only made aware of this clause *after* they've purchased or when it's too late to do anything about it.



#### WHY IT'S DEEPLY UNFAIR

Park operators argue that age limits are in place to maintain the park's "appearance and safety standards." But in reality, the rule often serves commercial, not practical purposes.

Here's why:

• Forced Depreciation – You're buying something that the park has already decided will be worthless in 20 years, regardless of condition.

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- Limited Market Control Most contracts forbid you from selling your caravan privately or moving it to another park without approval.
- Endless Upgrade Pressure Once your 20 years are up, the only option you're given is to buy a new caravan from the same park at today's inflated prices.
- No Ownership Protection The "licence agreement" you signed gives you no land rights, so you can't appeal under normal property laws.
- **Emotional Impact** For many, a park home is a second home, a place of memories. Being told it must be removed feels not just unfair but cruel.

Some park operators even extend this logic further, imposing *earlier* limits on "older model" caravans purchased second-hand — effectively shortening your ownership window even more.

#### HOW PARKS USE THIS RULE TO THEIR ADVANTAGE

The 20-Year Rule ensures a steady cycle of **new sales** and **continued revenue** for the park, while owners carry all the costs and risks.

In fact, many parks rely on these rules as a **quiet profit mechanism**. They know that when owners reach the 20-year mark, they're emotionally invested. Most won't want to lose their pitch — their community, their holiday home, their memories — so they agree to "upgrade" rather than walk away.



This is how so many owners end up **locked into a never-ending cycle** of buying newer units every 10-20 years, paying rising pitch fees, and seeing no return on their investment.

#### **BUT HERE'S THE THING**

## THESE RULES CAN BE CHALLENGED

Just because a rule is written in a contract doesn't automatically make it fair or enforceable.

Under **UK consumer law**, particularly the **Consumer Rights Act 2015**, unfair contract terms can be challenged — especially if they cause a significant imbalance between the rights of the business and the consumer.

Clauses like the 20-Year Rule may fall under this definition, especially when:

The park didn't clearly explain the term before purchase

The clause was buried in small print or complex language

The rule benefits the park financially while offering no equivalent

benefit to you

The caravan remains in a safe and habitable condition



Our legal specialists in holiday park contracts are increasingly reviewing these clauses, with growing evidence that many park operators have used them in ways that could be deemed unfair or even unenforceable.



#### WHAT YOU CAN DO ABOUT IT?

If you're worried about the 20-Year Rule in your contract — or approaching that milestone — it's important to get **independent legal** advice.

Our specialist team can review your park agreement, identify any **unfair** or **unenforceable terms**, and advise on how best to protect your position.

In some cases, we've helped owners **contest the removal of their caravan**, **recover losses** and hold park operators accountable for unfair clauses in their contracts.



YOU DON'T HAVE TO FACE THE PARK'S PRESSURE TACTICS ALONE

# **FIND OUT WHERE YOU STAND**

If you'd like to know whether your contract's 20-Year Rule could be challenged, <u>click here</u> to fill out the short form on our website.

You'll receive a *free, no-obligation review* of your licence agreement from our experienced legal partners.



#### **GET A FREE CONTRACT REVIEW!**

Don't let an unfair rule take away your holiday home and years of hard-earned money.

Stand up for your rights as a consumer — before the 20 years are up.

If you would like to know if you could get compensation from your Holiday Park, *get in touch with us for a free, no obligation review of your holiday park contract.* Once we have a clear understanding of your circumstances, we can give you advice on the best way to get your money back.





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A web form for us to contact you back







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